

Canada Revenue
AgencyAgence du revenu
du Canada**2019****Income Tax and Benefit Return****Before you start:**

If you are filling out this return for a deceased person, make sure you enter their information in all the boxes in Step 1.

Step 1 – Identification and other information

Identification		
Print your name and address below.		
First name and initial Jasbir		
Last name Kalra		
Mailing address: Apt No. – Street No. Street name 6077 Carradine Crt		
PO Box		RR
City Mississauga	Prov./Terr. ON	Postal code L4W 2C2

Email address
By providing an email address, you are registering to receive email notifications from the CRA and agree to the Terms of use under Step 1 in the guide.
Enter an email address: _____

Information about your residence
Enter your province or territory of residence on December 31, 2019 : <u>Ontario</u>
Enter the province or territory where you currently reside if it is not the same as your mailing address above: _____
If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment: _____
If you became or ceased to be a resident of Canada for income tax purposes in 2019 , enter the date of: <div style="display: flex; justify-content: space-between;"> Month/Day entry _____ Month/Day departure _____ </div>

Information about you
Enter your social insurance number (SIN): <u>560 815 623</u> <div style="text-align: right;">Year/Month/Day 1973/01/31</div>
Enter your date of birth: _____
Your language of correspondence: English <input checked="" type="checkbox"/> Français <input type="checkbox"/> Votre langue de correspondance : <input checked="" type="checkbox"/> <input type="checkbox"/>

Is this return for a deceased person?
Ensure the SIN information above is for a deceased person. If this return is for the deceased person, enter the date of death: Year/Month/Day _____

Marital status
Tick the box that applies to your marital status on December 31, 2019:
<div style="display: flex; justify-content: space-between;"> <div>1 <input checked="" type="checkbox"/> Married</div> <div>2 <input type="checkbox"/> Living common-law</div> <div>3 <input type="checkbox"/> Widowed</div> </div> <div style="display: flex; justify-content: space-between;"> <div>4 <input type="checkbox"/> Divorced</div> <div>5 <input type="checkbox"/> Separated</div> <div>6 <input type="checkbox"/> Single</div> </div>

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)
Enter their SIN: <u>560 836 934</u>
Enter their first name: <u>Sonia</u>
Enter their net income for 2019 to claim certain credits: <u>29,387.53</u>
Enter the amount of universal child care benefit (UCCB) from line 11700 of their return: _____
Enter the amount of UCCB repayment from line 21300 of their return: _____
Tick this box if they were self-employed in 2019: 1 <input checked="" type="checkbox"/>

Do not use this area				
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Step 1 - Identification and other information - (continued)

Please answer the following questions.



Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship?

Yes ☒ 1 No ☐ 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors?

Yes ☒ 1 No ☐ 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies, that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.

For more information on this type of income, go to canada.ca/taxes-aboriginal-peoples.

☐ 1

If you **tick** the box, get and complete Form T90, Income exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada Training Credit Limit for the 2020 tax year. The information you provide may also be used to calculate your Canada Workers Benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN\$100,000?

26600

Yes ☐ 1

No ☒ 2

If **yes**, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Step 2 - Total income

Employment income (box 14 of all T4 slips)	10100		
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105		
Commissions included on line 10100 (box 42 of all T4 slips)	10120		
Wage loss replacement contributions (See line 10100 in the guide.)	10130		
Other employment income	10400		
Old age security pension (box 18 of the T4A(OAS) slip)	11300		
CPP or QPP benefits (box 20 of the T4A(P) slip)	11400		
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410		
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)	11500		
Elected split-pension amount (Get and complete Form T1032.)	11600		
Universal child care benefit (UCCB) (See the RC62 slip.)	11700		
UCCB amount designated to a dependant	11701		
Employment insurance and other benefits (box 14 of the T4E slip)	11900		
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905		
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)	12000	86,250	00
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010	86,250	00
Interest and other investment income (Complete the Worksheet for the return.)	12100		
Net partnership income: limited or non-active partners only	12200		
Registered disability savings plan income (box 131 of the T4A slip)	12500		
Rental income	Gross 12599	9,000	00
	Net 12600		33 41
Taxable capital gains (Complete Schedule 3.)	12700		
Support payments received	Total 12799		Taxable amount 12800
RRSP income (from all T4RSP slips)	12900	1,459	00
Other income	Specify: 13000		
Taxable scholarship, fellowships, bursaries, and artists' project grants	13010		
Self-employment income			
Business income	Gross 13499		Net 13500
Professional income	Gross 13699		Net 13700
Commission income	Gross 13899		Net 13900
Farming income	Gross 14099		Net 14100
Fishing income	Gross 14299		Net 14300
Workers' compensation benefits (box 10 of the T5007 slip)	14400		
Social assistance payments	14500		
Net federal supplements (box 21 of the T4A(OAS) slip)	14600		
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)			14700
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700.			
This is your total income .	15000	87,742	41

Step 3 - Net incomeEnter your **total income** from line 15000 from the previous page. 15000 87,74241

Pension adjustment

(box 52 of all T4 slips and box 034 of all T4A slips)

20600

Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)

20700

RRSP deduction

(See Schedule 7 and **attach** receipts.)**20800**Pooled registered pension plan (PRPP) **employer** contributions

(amount from your PRPP contribution receipts)

20810

Deduction for elected split-pension amount (Get and complete Form T1032.)

21000

Annual union, professional, or like dues (box 44 of all T4 slips and receipts)

21200

Universal child care benefit repayment (box 12 of all RC62 slips)

21300

Child care expenses (Get and complete Form T778.)

21400

Disability supports deduction (Get and complete Form T929.)

21500

Business investment loss

Gross **21699**

Allowable deduction

21700

Moving expenses (Get and complete Form T1-M.)

21900

Support payments made

Total **21999**

Allowable deduction

22000

Carrying charges and interest expenses (Complete the Worksheet for the return.)

22100Deduction for CPP or QPP contributions on self-employment and other earnings
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)**22200**Deduction for CPP or QPP enhanced contributions on employment income
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)**22215**

Exploration and development expenses (Get and complete Form T1229.)

22400

Other employment expense

22900

Clergy residence deduction (Get and complete Form T1223.)

23100

Other deductions

Specify:

23200

Add lines 20700, 20800, 21000 to 21500, 21700, 21900, 22000, and 22100 to 23200.

23300

Line 15000 minus line 23300 (if negative, enter "0")

This is your **net income before adjustments.** 23400**87,742**41

Social benefits repayment (If you reported income at line 11900 and the amount at line 23400 is greater than \$66,375, see the repayment chart on the back of your T4E slip. If you reported income on lines 11300 or 14600, and the amount at line 23400 is greater than \$77,580, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0".)

23500

Line 23400 minus line 23500 (if negative, enter "0")

This is your **net income.** 23600**87,742**41

Protected B when completed

Step 4 - Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)

24400

Security options deductions

24900

Other payments deduction (Claim the amount from line 14700, unless it includes an amount at line 14600. If so, see line 25000 in the guide.)

25000

Limited partnership losses of other years

25100

Non-capital losses of other years

25200

Net capital losses of other years

25300

Capital gains deduction (Get and complete Form T657.)

25400

Northern residents deductions (Get and complete Form T2222.)

25500

Additional deductions

Specify:

25600

Add lines 24400 to 25600.

25700

Line 23600 minus line 25700 (if negative, enter "0")

This is your **taxable income.** 26000**87,742**41

Step 5 – Federal tax (formerly Schedule 1)**Part A – Federal non-refundable tax credits**

Basic personal amount	claim \$12,069	30000	12,069	00	1
Age amount (if you were born in 1954 or earlier) (Complete the Worksheet for the return.) (maximum \$7,494)		30100			2
Spouse or common-law partner amount (Complete Schedule 5.)		30300			3
Amount for an eligible dependant (Complete Schedule 5.)		30400			4
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)		30425			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)		30450			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	30499	x \$	2,230	=	30500
Base CPP or QPP contributions:					
through employment income					
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)		30800			• 8
on self-employment and other earnings					
(Complete Schedule 8 or get and complete Form RC381, whichever applies.)		31000			• 9
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum \$860.22)	31200			• 10
on self-employment and other eligible earnings (Complete Schedule 13)		31217			• 11
Volunteer firefighters' amount		31220			12
Search and rescue volunteers' amount		31240			13
Canada employment amount (Enter \$1,222 or the total of your employment income you reported on lines 10100 and 10400, whichever is less.)		31260			14
Home buyers' amount		31270			15
Home accessibility expenses (Complete the Worksheet for the return.)	(maximum \$10,000)	31285			16
Adoption expenses		31300			17
Pension income amount (Complete the Worksheet for the return.)	(maximum \$2,000)	31400			18
Disability amount (for self)					
(Claim \$8,416 or if you were under 18 years of age, complete the Worksheet for the return.)		31600			19
Disability amount transferred from a dependant (Complete the Worksheet for the return.)		31800			20
Interest paid on your student loans (See Guide P105.)		31900			21
Your tuition, education, and textbook amounts (Complete Schedule 11)		32300			22
Tuition amount transferred from a child		32400			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2)		32600			24
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2002 or later	33099				25
Enter \$2,352 or 3% of line 23600, whichever is less.		2,352	00		26
Line 25 minus line 26 (if negative, enter "0")					27
Allowable amount of medical expenses for other dependants (Complete the Worksheet for the return.)	33199				28
Add lines 27 and 28.		33200			29
Add line 1 to 24, and line 29.		33500	12,069	00	30
Federal non-refundable tax credit rate			15	%	31
Multiply line 30 by line 31.		33800	1,810	35	32
Donations and gifts (Complete Schedule 9.)		34900			33
Add lines 32 and 33.					
Enter this amount on line 46	Total federal non-refundable tax credits	35000	1,810	35	34

Part B - Federal tax on taxable incomeEnter your **taxable income** from line 26000.

87,742|41 35

Complete the appropriate column depending on the amount on line 35.	Line 35 is \$47,630 or less	Line 35 is more than \$47,630 but not more than \$95,259	Line 35 is more than \$95,259 but not more than \$147,667	Line 35 is more than \$147,667 but not more than \$210,371	Line 35 is more than \$210,371	
Enter the amount from line 35.		87,742 41				36
		47,630 00	95,259 00	147,667 00	210,371 00	37
Line 36 minus line 37 (cannot be negative)	0 00	40,112 41				38
	x 15 %	x 20.5 %	x 26 %	x 29 %	x 33 %	39
Multiply line 38 by line 39.		8,223 04				40
	0 00	7,145 00	16,908 00	30,535 00	48,719 00	41
Add lines 40 and 41.		15,368 04				42

Part C - Net federal tax

Enter the amount from line 42.

15,368|04 43

Federal tax on split income (Get and complete Form T1206)

40424 • 44

Add lines 43 and 44.

40400 15,368|04 ▶ 15,368|04 45

Enter your total federal non-refundable tax credits from line 34 on the previous page.

35000 1,810|35 46

Federal dividend tax credit (See line 40425 in the guide.)

40425 7,788|46 • 47

Minimum tax carryover (Get and complete Form T691.)

40427 • 48

Add lines 46, 47, and 48.

9,598|81 ▶ 9,598|81 49

Line 45 minus line 49 (if negative, enter "0")

Basic federal tax 42900 5,769|23 50

Federal foreign tax credit (Get and complete Form T2209.)

40500 51

Line 50 minus line 51 (if negative, enter "0")

Federal tax 40600 5,769|23 52

Total federal political contributions (Attach receipts.)

40900 53

Federal political contribution tax credit

(Complete the Worksheet for the return.)

(maximum \$650) 41000 • 54

Investment tax credit (Get and complete Form T2038(IND).)

41200 • 55

Labour-sponsored funds tax credit (See lines 41300 and 41400 in the guide.)

Net cost of shares of a

provincially registered fund

41300

Allowable credit 41400

• 56

Add lines 54, 55, and 56.

41600 ▶ 57

Line 52 minus line 57 (if negative, enter "0")

41700 5,769|23 58

Canada workers benefit advance payments received (box 10 of the RC210 slip)

41500 • 59

Special taxes (See line 41800 in the guide.)

41800 60

Add lines 58, 59, and 60.

Enter this amount on line 42000 on the next page.

Net federal tax 42000 5,769|23 61

Step 6 – Provincial or territorial tax

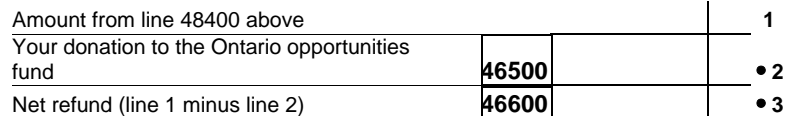
Complete Form 428 to calculate your provincial tax.

Net federal tax: enter the amount from line 61 of the previous page	42000	5,769	23
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)	42100		
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)	42120		
Social benefits repayment (amount from line 23500)	42200		
Provincial or territorial tax (Attach Form 428, even if the result is "0".)	42800	3,799	94
Add lines 42000, 42100, 42120, 42200, and 42800.	This is your total payable.		43500
Total income tax deducted (amounts from all Canadian slips)	43700		•
Refundable Quebec abatement (See line 44000 in the guide.)	44000		•
CPP overpayment (see line 30800 in the guide.)	44800		•
Employment insurance overpayment (See line 45000 in the guide.)	45000		•
Climate action incentive (Complete Schedule 14.)	45110	448	00 •
Refundable medical expense supplement (Complete the Worksheet for the return.)	45200		•
Canada workers benefit (CWB) (Complete Schedule 6.)	45300		•
Refund of investment tax credit (Get and complete Form T2038(IND).)	45400		•
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600		•
Employee and partner GST/HST rebate (Get and complete Form GST370.)	45700		•
Eligible educator school supply tax credit			
Supplies expenses (maximum \$1,000) 46800	X	15	00 % = 46900
Tax paid by instalments	47600		•
Provincial or territorial credits (Complete Form 479, if it applies.)	47900		•
Add lines 43700 to 45700, and 46900 to 47900.	These are your total credits.		48200
Line 43500 minus line 48200	This is your refund or balance owing.		448
			00
			9,121
			17

Generally, we do not charge or refund a difference of \$2 or less.

Balance owing 48500 9,121|17 •

For more information on how to make your payment, see line 48500 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2020.



Hardeep Chudhey CPA Professor
(416) 721-1601

[illegible]

T1-2019**Climate Action Incentive****Schedule 14**

The climate action incentive (CAI) consists of a basic amount and a supplement for residents of small and rural communities.

You **cannot** claim the CAI if **any** of the following applies to you:

- you were a non-resident of Canada at any time in 2019
- you were confined to a prison or a similar institution for a period of at least 90 days during 2019
- you were exempt from income tax in Canada at any time in 2019 because you were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- you were a person for whom a children's special allowance (CSA) was payable at any time in 2019

Note: If you are completing a return for a person who died before April 1, 2020, you **cannot** claim the CAI for that person for the 2019 tax year.

Complete this schedule and **attach** it to your return to claim the CAI if, on **December 31, 2019**, you were a **resident of Ontario** and you met **any** of the following conditions:

- you were 18 years of age or older
- you had a spouse or a common-law partner
- you were a parent who lived with your child

Note: If you were married or living in a common-law relationship but your spouse or common-law partner was not an **eligible spouse or common-law partner** for the purpose of the CAI or you did not have a **qualified dependant**, complete this schedule using the instructions as if you did not have an eligible spouse or common-law partner or a qualified dependant.

Eligible spouse or common-law partner

For the purpose of the CAI, an eligible spouse or common-law partner is a person who meets **all** of the following conditions:

- was your spouse or common-law partner on December 31, 2019
- was a resident of Canada throughout 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Notes: Either you or your spouse or common-law partner may claim the CAI for the family, but not both of you.

When two individuals in the family reside in different locations, the province of residence for the individual making the claim will be used when calculating the CAI for the family.

Qualified dependant

For the purpose of the CAI, a qualified dependant is a person who meets **all** of the following conditions:

- was your cohabiting spouse's or your common-law partner's child or a person dependent on either one of you for support on December 31, 2019
- resided with you on December 31, 2019
- was under 18 years of age on December 31, 2019
- was a resident of Canada throughout 2019
- was not married or living with a common-law partner on December 31, 2019
- was not a parent who lived with their child on December 31, 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Single parents of a qualified dependant

For the purpose of the CAI, if, on December 31, 2019, you **did not** have a spouse or a common-law partner but you had a dependant who met **all** of the conditions for a qualified dependant, claim an amount for that dependant on line 60102. If you had more than one qualified dependant, enter the number of remaining qualified dependants on line 60103.

Shared custody

Only one claim can be made per child. You cannot split the amount for a qualified dependant with another person.

Supplement for residents of small and rural communities

To claim the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2019, as defined by Statistics Canada in the last census they published before 2019.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Ontario CMAs: Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor.

For more information on how to determine if you resided outside a CMA, go to canada.ca/census-metropolitan-areas.

Step 1 – Calculating your basic climate action incentive

Base amount	claim \$224	60100	224	00	1
Amount for an eligible spouse or common-law partner	claim \$112	60101+	112	00	2
Amount for a single parent's qualified dependant	claim \$112	60102+			3
Amount for qualified dependants (Do not include the qualified dependant claimed on line 60102 above, if applicable.)					
Number of qualified dependants	60103	2	x \$56 =	+	112
					00
Add lines 1 to 4.			=	448	00
					5

Step 2 – Calculating your supplement for residents of small and rural communities

Did you **reside outside** of a census metropolitan area on December 31, 2019, as defined by Statistics Canada? 60104 Yes ☐ 1 No ☐ 2

If **yes**, continue on line 6. Otherwise, enter the amount from line 5 on line 7 below.

Enter the amount from line 5. 448.00 x 10% = + 6

Step 3 – Calculating your total climate action incentive

Add lines 5 and 6. Enter this amount on line 45110 of your return. = 448 00 7

See the privacy notice on your return.



Ontario Tax

Form ON428
2019
Protected B when completed

This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
 Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

For internal use only

Basic personal amount	claim \$10,582	56050	10,582	00	1
Age amount (if born in 1954 or earlier) (use Worksheet ON428)	(maximum \$5,166)	58040			2
Spouse or common-law partner amount					
Base amount		9,883	00		3
Your spouse's or common-law partner's net income from line 23600 of their return		29,387	53		4
Line 3 minus 4 (if negative, enter "0")	(maximum \$8,985)	58120			5
Amount for an eligible dependant					
Base amount		9,883	00		6
Your eligible dependant's net income from line 23600 of their return					7
Line 6 minus line 7 (if negative, enter "0")	(maximum \$8,985)	58160			8
Add lines 1, 2, 5 and 8.			=	10,582	00 9
Ontario caregiver amount (use the Worksheet ON428)		58185			10
CPP or QPP contributions:					
Amount from line 30800 of your return		58240			• 11
Amount from line 31000 of your return		58280			• 12
Employment Insurance premiums:					
Amount from line 31200 of your return		58300			• 13
Amount from line 31217 of your return		58305			• 14
Adoption expenses	(maximum \$12,910)	58330			15
Pension income amount	(maximum \$1,463)	58360			16
Disability amount (for self) (Claim \$8,549 or, if you were under 18 years of age, use the Worksheet ON428.)		58440			17
Disability amount transferred from a dependant (use the Worksheet ON428)		58480			18
Interest paid on your student loans (amount from line 31900 of your return)		58520			19
Your unused tuition and education amounts (attach Schedule ON(S11))		58560			20
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))		58640			21
Add lines 9 to 21.			=	10,582	00 22

Continue on the next page.

Part A – Ontario non-refundable tax credits (continued)

Amount from line 22 on the previous page		10,582	00	23
Medical expenses:				
(Read line 58689 of your income tax package.)	58689			24
Enter whichever is less :				
\$2,395 or 3% of line 23600 of your return		2,395	00	25
Line 24 minus line 25 (if negative, enter "0")				26
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729			27
Add lines 26 and 27.	58769			28
Add lines 23 and 28.	58800	10,582	00	29
Ontario non-refundable tax credit rate			x 5.05 %	30
Multiply line 29 by line 30.	58840		534	31
Donations and gifts:				
Amount from line 16 of your federal Schedule 9		x 5.05 % =		32
Amount from line 17 of your federal Schedule 9		x 11.16 % =		33
Add lines 32 and 33.	58969			34
Add lines 31 and 34.				
Enter this amount on line 47.	Ontario non-refundable tax credits		61500	534 39 35

Part B - Ontario tax on taxable income

Enter your taxable income from line 26000 of your return.		87,742	41	36	
Complete the appropriate column depending on the amount on line 36.					
	Line 36 is \$43,906 or less	Line 36 is more than \$43,906 but not more than \$87,813	Line 36 is more than \$87,813 but not more than \$150,000	Line 36 is more than \$150,000 but not more than \$220,000	Line 36 is more than \$220,000
Enter the amount from line 36.		87,742	41		37
		43,906	00	87,813	00 38
Line 37 minus line 38 (cannot be negative)	0	43,836	41		39
	x 5.05 %	x 9.15 %	x 11.16 %	x 12.16 %	x 13.16 % 40
Multiply line 39 by line 40.		4,011	03		41
Add lines 41 and 42.	0	2,217	00	6,235	00 42
Ontario tax on taxable income		6,228	03		43

Continue on the next page.

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 43 of the previous page. 6,228|03 44

Enter your Ontario tax on split income from Form T1206. 61510 • 45

Add lines 44 and 45. 6,228|03 46

Enter your Ontario non-refundable tax credits from line 35. 534|39 47

Line 46 minus line 47 (if negative, enter "0") 5,693|64 48

Ontario minimum tax carryover:

Enter the amount from line 48. 5,693|64 49

Enter your Ontario dividend tax credit calculated on line 61520 of Worksheet ON428. 2,834|43 50

Line 49 minus line 50 (if negative, enter "0"). 2,859|21 51

Amount from line 40427 of your return x 33.67 % = 52

Enter whichever is **less**: amount from line 51 or 52. 61540 • 53

Line 48 minus line 53 (if negative, enter "0") 5,693|64 54

Ontario surtax

Enter the amount from line 54. 5,693|64 55

Enter the amount from line 45. 56

Line 55 minus line 56 (if negative, enter "0") 5,693|64 57

Complete lines 58 to 60 if the amount on line 57 is more than \$4,740.

If the amount is less than \$4,740, enter "0" on line 60 and continue on line 61.

(Line 57 5,693|64 minus 4,740|00) x 20.00 % (if negative, enter "0") 190|73 58

(Line 57 5,693|64 minus 6,067|00) x 36.00 % (if negative, enter "0") 59

Add lines 58 and 59. 190|73 ▶ 190|73 60

Add lines 54 and 60. 5,884|37 61

Ontario dividend tax credit:

Amount from line 50 61520 2,834|43 • 62

Line 61 minus line 62 (if negative, enter "0") 3,049|94 63

Ontario additional tax for minimum tax purposes:

If you entered an amount on line 98 of Form T691, enter your additional tax for minimum tax purposes calculated for line 64 of Worksheet ON428. 64

Add lines 63 and 64. 3,049|94 65

Continue on the next page.

Part C – Ontario tax (continued)

Enter the amount from line 65 on the previous page.

3,049|94 66

Ontario tax reductionEnter "0" on line 73 if **any** of the following apply to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2019;
- There is an amount on line 64;
- The amount on line 66 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 67 to 73 to calculate your Ontario tax reduction.

Basic reduction

244|00 67

If you had a spouse or common-law partner on December 31, 2019, **only** the individual with the **higher net income** can claim the amounts on lines 68 and 69.

Reduction for dependent children born in 2001 or later

Number of dependent children **60969** 2 x 452|00 =

904|00 68

Reduction for dependants with a mental or physical impairment

Number of dependants **60970** x 452|00 =

69

Add lines 67, 68, and 69.

1,148|00 70

Enter the amount from line 70. 1,148|00 x 2 =

2,296|00 71

Enter the amount from line 66.

3,049|94 72

Line 71 minus line 72 (if negative, enter "0")

Ontario tax reduction

73

Line 66 minus line 73 (if negative, enter "0")

3,049|94 74

Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.

75

Line 74 minus line 75 (if negative, enter "0")

3,049|94 76

Low-income individuals and families tax (LIFT) creditCredit calculated for LIFT (**attach** Schedule ON428-A)**62140**

77

Line 76 minus line 77 (if negative, enter "0")

3,049|94 78

Community food program donation tax credit for farmers

Enter the amount of qualifying donations that

have also been claimed as charitable donations **62150** x 25.00 % =

79

Line 78 minus line 79 (if negative, enter "0")

3,049|94 80

Ontario Health Premium

Use the chart on the next page to calculate this amount.

Ontario health premium

750|00 81

Add lines 80 and 81.

Enter the result on **line 42800** of your return.

Ontario tax

3,799|94 82

Continue on the next page.

Part C – Ontario tax (continued)

Ontario Health Premium	
Enter the amount from line 36 of page 2.	87,742 41 83
Use the amount from line 83 to decide which calculation to complete. Enter the result on line 81 of the previous page.	
Taxable Income	Ontario Health Premium
not more than \$20,000	\$0
more than \$20,000 , but not more than \$25,000	<div style="display: flex; align-items: center; justify-content: flex-end;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="margin: 0 5px;">\$20,000 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">x 6% =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> </div>
more than \$25,000 , but not more than \$36,000	\$300
more than \$36,000 , but not more than \$38,500	<div style="display: flex; align-items: center; justify-content: flex-end;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="margin: 0 5px;">\$36,000 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">x 6% =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">+ \$300 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> </div>
more than \$38,500 , but not more than \$48,000	\$450
more than \$48,000 , but not more than \$48,600	<div style="display: flex; align-items: center; justify-content: flex-end;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="margin: 0 5px;">\$48,000 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">x 25% =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">+ \$450 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> </div>
more than \$48,600 , but not more than \$72,000	\$600
more than \$72,000 , but not more than \$72,600	<div style="display: flex; align-items: center; justify-content: flex-end;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="margin: 0 5px;">\$72,000 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">x 25% =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">+ \$600 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> </div>
more than \$72,600 , but not more than \$200,000	\$750
more than \$200,000 , but not more than \$200,600	<div style="display: flex; align-items: center; justify-content: flex-end;"> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">-</div> <div style="margin: 0 5px;">\$200,000 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">x 25% =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> <div style="margin: 0 5px;">+ \$750 =</div> <div style="border: 1px solid black; width: 40px; height: 20px; margin-right: 5px;"></div> </div>
more than \$200,600	\$900

See the privacy notice on your return.

Canada Revenue
AgencyAgence du revenu
du Canada**Statement of Real Estate Rentals****Protected B**

when completed

Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.

To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:

- If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
- If you provide additional services such as cleaning, security, and meals, you may be conducting a business.

For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.

If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below.

To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*

For information on how to fill out this form, see Guide T4036, *Rental Income*.

Identification			
Your name Jasbir Kalra		Your social insurance number 560 815 623	
Business name		Business number	
Business address		City	Prov./Terr. Postal code
Fiscal Year/Month/Day period: 2019/01/01 to: 2019/12/31	Was this the final year of your rental operation? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Business number/Account number RT	Your % of the partnership 50.0000 %	Industry code 531111	
Name and address of person or firm preparing this form Hardeep S Chudhey Hardeep Chudhey CPA Professional Corporation		Partnership Business Number (9 digits)	
29, Perdita Road			
Brampton, Ontario L6Y6B3		Tax shelter identification number (8 characters)	

In most cases you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

Income

Address	Number	Street, P.O. Box	Apartment or suite	# of units	Gross rents
City	6077	Carradine crt			
City	Mississauga	Province ON	Postal code L5V 2C2	1	9,000 00
Address					
City		Province	Postal code		
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)					8141 9,000 00
Other income (for example, premiums and leases, sharecropping)					8230
Total gross rental income - Enter this amount on your income tax and benefit return on line 12599 (line 8141 plus line 8230)					8299 9,000 00

Protected B
when completed**Expenses**

Personal use percentage

70.00 %

	Total expense	Personal portion
Advertising	8521	
Insurance	8690 3,334 96	2,334 47
Interest	8710 15,340 00	10,738 00
Office expenses	8810	
Legal, accounting, and other professional fees	8860	
Management and administration fees	8871	
Maintenance and repairs	8960 864 00	604 80
Salaries, wages, and benefits (including employer's contributions)	9060	
Property taxes	9180 5,738 33	4,016 83
Travel	9200	
Utilities	9220 4,500 00	3,150 00
Motor vehicle expenses (not including capital cost allowance)	9281	
Other expenses	9270	

Total expenses (add the lines listed under "Total expenses") 29,777 29 **A****Total for personal portion** (add the lines listed under "Personal portion") **9949** 20,844 10Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949) 8,933 19 4Net income (loss) before adjustments (total gross rental income from line 8299 **minus** deductible expenses from amount 4) **9369** 66 81

Other expenses of the co-owner – calculate your share of net income from line 9369. Enter your result on amount 5 33 41 5

Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere

Business use of motor vehicle + **9945****Subtotal** (amount 5 **minus** line 9945) 33 41 6Recaptured capital cost allowance (co-owners – enter your share of the amount) **9947****Subtotal** (amount 6 **plus** line 9947) 33 41 7Terminal loss (co-owners – enter your share of the amount) **9948****Subtotal** (amount 7 **minus** line 9948) 33 41 8Total capital cost allowance claim for the year (amount i from Area A) **9936****Net income (loss)** (amount 8 **minus** line 9936)

If you are a sole proprietor or a co-owner enter this amount on line 9946. 33 41 9

Partnerships

Partners – your share of amount 9, or the amount from your T5013 slip, Statement of Partnership Income 33 41 10

Partners – GST/HST rebate for partners received in the year **9974**Partners – other expenses of the partner **9943****Your net income (loss)** - For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 12600. For partnerships, enter the result of amount 10 **plus** line 9974 **minus** line 9943.Enter this amount on your Income Tax and Benefit Return on line 12600 **9946** 33 41

Protected B
when completed**Details of other co-owners and partners**

Spouse's first name Sonia	Last name Kalra	Percentage of ownership 50.0000 %
Address: 6077 Carradine Crt Mississauga, ON L4W 2C2		Share of net income (loss) 33.40
Co-owner or partner's first name	Last name	Percentage of ownership %
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership %
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership %
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership %
Address:		Share of net income (loss)
Co-owner or partner's first name	Last name	Percentage of ownership %
Address:		Share of net income (loss)

T776Comparative

T776 - 5 Year Comparative

Address of property 6077 Carradine crt Mississauga ON L5V2C2

		2019	2018	2017	2016	2015
Type of ownership						
Co-ownership/Sole proprietor	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Partnership	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your % of ownership		50.00	50.00	100.00	100.00	100.00
Income						
Gross rents	8141	9,000	10,000			
Other related income	8230					
Gross rental income	8299	9,000	10,000			
Expenses						
Advertising	8521					
Insurance	8690	3,335	1,400			
Interest	8710	15,340	15,800			
Maintenance and repairs	8960	864				
Management and administration fees	8871					
Motor vehicle expenses	9281					
Office expenses	8810					
Legal, accounting, and other prof. fees	8860					
Property taxes	9180	5,738	5,301			
Salaries, wages, and benefits	9060					
Travel	9200					
Utilities	9220	4,500	4,000			
Other expenses	9270					
Total expenses		29,777	26,501			
Personal portion	9949	20,844	18,551			
Deductible expenses		8,933	7,950			
Net income (loss) before adjustments	9369	67	2,050			
Co-owners - Your share						
		33	1,025			
Other expenses of the co-owner	9945					
Recaptured capital cost allowance	9947					
Terminal loss	9948					
Capital cost allowance	9936					
Net income (loss)		33	1,025			
Partnerships - Your share						
		33	1,025			
GST/HST rebate for partners received in the year	9974					
Other expenses of the partner	9943					
Your net income (loss)	9946	33	1,025			

**CALCULATION OF CUMULATIVE NET INVESTMENT
LOSS (CNIL) TO DECEMBER 31, 2019****Protected B**
when completed

- Use this form if you had any **investment income** or **investment expenses** for 2019.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2019, you should still complete this form if you had any investment income or expenses in 2019.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281**.

Note

If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2019, first complete Chart A page 3 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 - Investment expenses claimed on your 2019 return

Carrying charges and interest expenses (from line 22100)			1
Net rental losses (from line 12600)	+		2
Limited or non-active partnership losses (from line 12200) other than allowable capital losses	+		3
Limited partnership losses of other years after 1985 (from line 25100)	+		4
50% of exploration and development expenses (from line 22400)	+		5
Any other investment expenses claimed in 2019 to earn property income:			
Foreign non-business tax deductions			
CCA claimed on certified films and videotapes (line 23200)	+		
Limited or non-active partnership farming losses	+		
Limited or non-active partnership fishing losses	+		
Other (specify)	+		
Total	=		
		68080 +	6
Additional investment expenses: If you did not complete Chart A on the back of this form, enter "0." Otherwise, enter the lesser of line 14 in Chart A or the amount you claimed on line 25300 of your return			
	+		7
Total investment expenses claimed in 2019 (total of lines 1 to 7)	=		A

Part 2 - Investment income reported on your 2019 return

Investment income (from lines 12000 and 12100)		86,250	00	8
Net rental income, including recaptured capital cost allowance (from line 12600)	+	33	41	9
Net income from limited or non-active partnerships (from line 12200) other than taxable capital gains	+			10
Any other property income reported in 2019:				
Limited or non-active partnership farming income				
Limited or non-active partnership fishing income	+			
Reported on T3 slips	+			
Withdrawals from AgriInvest Fund 2	+			
CPP death benefit payments	+			
Annuity payments taxable under p.56(1)(d)				
minus the capital portion deducted under p.60(a)	+			
Capital losses included in limited partnership losses of other years (line 25100)	+			
Other (specify)	+			
Total	=			
		68100 +		11
50% of income from the recovery of exploration and development expenses (from line 13000)		68110 +		12
Additional investment income: If you did not complete Chart A on page 3 of this form, enter "0." Otherwise, enter the amount from line 14 in Chart A				
	+			13
Total investment income reported in 2019 (total of lines 8 to 13)	=	86,283	41	B

Other investment expenses**Include:** • repayments of inducements

- repayments of refund interest
- the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than \$30,000)
- sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5)
- foreign non-business tax under subsections 20(11) and 20(12)
- life insurance premiums deducted from property income
- capital cost allowance claimed on certified films and videotapes
- farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income

- repayment of shareholders' loans deducted under paragraph 20(1)(j)
- interest paid on money borrowed to:
 - buy an income averaging annuity contract
 - pay a premium under a registered retirement savings plan
 - make a contribution to a registered pension plan
 - make a contribution to a deferred profit-sharing plan

Other property income**Include:** • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9)

- home insulation or energy conversion grants under paragraph 12(1)(u)
- payments received as an inducement or reimbursement
- income from the appropriation of property to a shareholder
- farming and fishing income reported by a non-active or a limited partner
- other income from a trust
- allowable capital losses included in partnership losses of other years after 1985.
- amounts withdrawn from AgriInvest Fund 2
- CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income

- payments received from an income averaging annuity contract
- payments received from an annuity contract bought under a deferred profit-sharing plan.
- shareholders' loans included in income under subsection 15(2)

Do not use this area

68130

Protected B
when completed**Part 3 - Cumulative net investment loss (CNIL)**

Total investment expenses claimed in 2019 (from line A in Part 1)		14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 1 below	+	15	
Cumulative investment expenses (total of lines 14 and 15)	=		16
Total investment income reported in 2019 (from line B in Part 2)		86,283	17
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 2 below	+	49,650	18
Cumulative investment income (total of lines 17 and 18)		135,933	19
Cumulative net investment loss (CNIL) to December 31, 2019 (line 16 minus line 19; if negative, enter "0")	=		C

If you are claiming a capital gains deduction on your 2019 return, enter the amount from line C on line 28 of Form T657 for 2019.

Notes

- To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2018 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
- To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2018 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 19900 of Schedule 3 (if negative, show it in brackets) If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14			1
Amount from line 10700 of Schedule 3			2
Amount from line 11000 of Schedule 3	+		3
Amount from line 12400 of Schedule 3	+		4
Add lines 2 to line 4 (if negative, show it in brackets)	=		5
If you reported an amount on line 19200 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7	+		6
Line 5 plus line 6 (if negative, enter "0")	=		7
Enter 1/2 of line 7			8
Line 1 minus line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13			9
Enter the amount from box 21 of all 2019 T3 slips		68140	10
Enter the amount from box 30 of all 2019 T3 slips	-		11
Line 10 minus line 11	=	68150	12
Enter 1/2 of line 12			13
Additional investment income (line 9 minus line 13; if negative, enter "0")	=		14

2019 Slip Summary

NAME: Kalra, Jasbir

SIN: 560815623

T4 Slips - Feuilles T4

	1	Total
Province of employment	Ontario	

T5 Slips - Feuilles T5

	1	Total
% reported by taxpayer	100.0	
Taxable amount of dividends	11 86,250.00	86,250.00

RRSP Contributions - Cotisation versée au

Description	1	Total
	THE TORONTO-	

CCB

Canada Child Benefit

Are you eligible to receive the Canada Child Benefit?

Yes ☒No ☐

Qualified dependants

Name	Birthdate	Basic benefit	Child Disability Benefit Supplement
Arshdeep Kalra	2007/03/23	5,708.00	
Sia Kalra	2010/09/07	5,708.00	
	Subtotal	11,416.00	
	Totals	11,416.00	

Payment month	Number of eligible children under 6	Number of eligible children between 6 and 17	Number of eligible children with a disability
July - 2020		2	
August		2	
September		2	
October		2	
November		2	
December		2	
January - 2021		2	
February		2	
March		2	
April		2	
May		2	
June		2	

Calculation of benefits for July 2020 to June 2021

Basic benefit

11,416.00 1

Benefit reduction:

Taxpayer's 2019 adjusted net income	87,742.41	2	
Spouse's 2019 adjusted net income	29,387.53	3	
Total family adjusted net income (Line 2 + Line 3)	117,129.94	4	
Less: Universal Child Care Benefit (UCCB)		5	
Universal Child Care Benefit repayment		6	
Less: Registered Disability Savings Plan (RDSP) income		7	
Registered Disability Savings Plan repayment		8	
2019 family adjusted net income	117,129.94	9	
First Phase-out amount for reduction	31,711.00	10	
Income over first phase-out amount (maximum \$36,997) (Line 9 - Line 10)	36,997.00	11	
Reduction %	13.50	12	
First Phase-out Reduction amount (Line 11 x Line 12)			4,995.00 13
Second Phase-out amount for reduction (maximum \$68,708)	68,708.00	14	
Income over the second phase-out amount (Line 9 - Line 14)	48,421.94	15	
Reduction %	5.70	16	
Second Phase-out Reduction amount (Line 15 x Line 16)			+ 2,760.05 17
Total reduction (Line 13 + Line 17)			= 7,755.05 18
Estimated Canada Child Benefit Amount (Line 1 - Line 18)	3,660.95		+ 3,660.95 19

Child Disability Benefit supplement

Basic benefit 20

Benefit reduction:

2019 family adjusted net income	117,129.94	21	
Phase-out amount for reduction	68,708.00	22	
Excess amount over phase out amount (Line 21 - Line 22)	48,421.94	23	
Reduction %		24	
Reduction Amount (Line 23 x Line 24)			- 25
	Subtotal		+ 26

ESTIMATED Canada Child Benefit for July 2020 to June 2021

- if less than \$240, amount is payable as a lump sum in July 2020 (Line 19 + Line 26 + Line 27a) 3,660.95 28

ESTIMATED Monthly Canada Child Benefit

305.08 29

This worksheet is for information purposes only.

**The calculation of these benefits is an estimate based on the federal and provincial legislation available to us.
Canada Revenue Agency will calculate the actual benefits, which may differ from this estimate.**

GST

GST / HST credit

Display estimated GST/HST credit on this taxpayer's worksheet?

Yes ☒No ☐

You no longer have to apply for the GST/HST credit. When you file your return, the CRA will determine your eligibility and tell you if you are entitled to receive the credit. If you have a spouse or common-law partner, either of you may receive the credit, but not both of you. The credit will be paid to the person whose return is assessed first.

Calculation of GST / HST credit

Basic GST / HST credit	claim \$296	296.00
Credit for spouse	claim \$296	296.00
Equivalent-to-spouse credit	claim \$296	
Credit for qualified dependants	Number of dependants 2 x \$155	310.00

Additional credit (if not married or living common law):

If there are one or more qualified dependants, claim \$155

Net income from line 23600	87,742.41	
Universal Child Care Benefit repayment (line 21300)		
RDSP income repayment (included in the amount at line 23200 of your return)		
Minus: Universal Child Care Benefit (UCCB)		
Registered disability savings plan (RDSP) income (line 12500 of your return)		
Adjusted net income	87,742.41	
Minus: Base amount	9,590.00	
Subtotal	78,152.41	A
If there are no qualified dependants, claim 2% of A or \$155, whichever is less		
Total credits		902.00

Credit reduction:

Net income	87,742.41	
Spouse's Net income	29,387.53	
Family Net income	117,129.94	
Universal Child Care Benefit repayment		
Amount from line 21300 of your or your spouse or common-law partner's return		
RDSP income repayment (included in the amount of line 23200 of your and your spouse's or common-law partner's return)		
Minus: Universal Child Care Benefit (UCCB)		
Amount from line 11700 of your or your spouse or common law partner's return		
Registered disability savings plan (RDSP) income (line 12500 of your and your spouse's or common-law partner's return)		
Total adjusted net income	117,129.94	
Minus: Base amount	38,507.00	
Subtotal	78,622.94	B
Credit reduction - 5% of line B		3,931.15
Annual GST / HST credit		

GST / HST credit

- if less than \$200, amount is payable as a lump sum in July 2020

Quarterly GST / HST payments

- payable in July and October 2020 and January and April 2021

Ontario Sales Tax Credit

Basic Sales Tax Credit	claim \$313	313.00
Additional Credit for spouse or common-law partner	claim \$313	313.00
Number of dependant children born on July 2, 2001 or later	2 x 313.00	626.00
Subtotal	Ontario sales tax credit	1,252.00
Reduction of credit:		
Adjusted family income from above	117,129.94	
Less: Base amount	30,143.00	
Subtotal (if negative enter "0")	86,986.94	C
Reduction: 4% of line C		3,479.48
Total Ontario Sales Tax Credit		

GST

GST / HST credit**Ontario Energy and Property Tax Credit**Did you have a qualified dependant in 2019? If **yes**, tick this box. ☒

Adjusted family net income _____

1

Occupancy cost**Rent** paid in Ontario for 2019Enter the amount from **box 61100** of the Declaration on Form ON-BEN. _____

A _____ x 20% = _____

2

Property tax paid in Ontario for 2019Enter the amount from **box 61120** of the Declaration on Form ON-BEN. _____

3

Student residence

If you answered yes to the question in Part A of the Declaration on Form ON-BEN, claim \$25. _____

4

Add lines 2, 3, and 4. _____

Occupancy cost

5

Energy Component:**Long term care home**Enter the amount from **box 61230** of the Declaration on Form ON-BEN. _____

x 20% = _____

6

Home energy costs on a reserveEnter the amount from **box 61210** of the Declaration on Form ON-BEN. _____

7

Enter the amount from line 5. _____

8

Add lines 6, 7 and 8. _____

9

Enter the amount from line 4. _____

10

Line 9 minus line 10 _____

11

Enter the amount from line 11 or \$241, whichever is **less**. _____**Energy component**

12

Property Tax Component:

Amount from line 5 _____ x 10% = _____

13

If under 65 years of age: Amount from line 13 or \$784, whichever is **less**. _____**If 65 years of age or older:** Amount from line 13 or \$483, whichever is **less**. _____

14

If under 65 years of age: Enter \$60. _____**If 65 years of age or older:** Enter \$512. _____

15

Add lines 14 and 15. _____

16

Enter the amount from line 5 or line 16, whichever is **less**. _____**Property tax component**

17

Add lines 12 and 17. _____

18

Enter the amount from line 18. _____

19

If under 65 years of age:If you do **not have** a spouse, common-law partner or qualified dependant: (Line 1 _____) - \$ _____) x 2% (if negative, enter "0")If you **have** a spouse, common-law partner or qualified dependant: (Line 1 _____) - \$ _____) x 2% (if negative, enter "0")**If 65 years of age or older:**If you do **not have** a spouse, common-law partner or qualified dependant: (Line 1 _____) - \$ _____) x 2% (if negative, enter "0")If you **have** a spouse, common-law partner or qualified dependant: (Line 1 _____) - \$ _____) x 2% (if negative, enter "0")

20

Line 19 minus line 20 (if negative, enter "0") _____

21

GST

GST / HST credit**If you received a 2019 Ontario Senior Homeowners' Property Tax Grant**, complete lines 22 to 29.

Otherwise, enter "0" on line 28 and continue on line 29 below.

Enter the amount from line 21.		22	
Enter the amount of your 2019 Ontario Senior Homeowners' Property Tax Grant.	6117	• 23	
Add lines 22 and 23.		24	
Enter your energy amount from line 12.		25	
Line 24 minus line 25 (if negative, enter "0")		26	
Enter your occupancy cost amount from line 5.		27	
Line 26 minus line 27 (if negative, enter "0")		▶	28
Ontario Energy and Property Tax Credit			
Line 21 minus line 28 (if negative, enter "0")			29

Northern Ontario Energy Credit

Basic credit			1
Enter your adjusted family net income for 2019		2	
Subtract amount	54,258.00	3	
Line 2 minus line 3 (if negative, enter "0")		4	
Multiply line 4 by 1%			5
Annual Northern Ontario Energy Credit			
Line 1 minus line 5 (if negative, enter "0")			6

Ontario Trillium Benefit

Estimated annual Ontario Sales Tax Credit		
Estimated annual Ontario Energy and Property Tax Credit		
Estimated annual Northern Ontario Energy Credit		
Estimated Ontario Trillium Benefit		
- if \$360 or less, amount is payable as a lump sum in July 2020.		
Estimated Ontario Trillium Benefit monthly payment		
- payable monthly starting in July 2020		
Estimated Ontario Trillium Benefit		
- elected to be payable as a lump sum in June 2021		

Ontario senior homeowners' property tax grant

Basic Benefit	
Property Tax Paid	
Total Family Adjusted Net Income	
Threshold for reduction	
Excess of Income over threshold amount (if negative, enter zero)	
Reduction %	
Reduction amount	
Estimated Ontario Senior Homeowners' Property Tax Grant (maximum \$500)	

The estimated benefits would be paid separately by Government of Ontario in 4 to 8 weeks from the date of your 2019 notice of assessment

Instalments

2020 Instalments

Requirement to pay instalments

Quarterly instalment payments are required if, in 2020 and **either** 2019 or 2018, your **net tax owing** is more than \$3,000 (\$1,800 for Québec residents). Only one instalment payment is required if your chief source of income in 2020 is from farming or fishing and your net tax owing in each of 2020, 2019 and 2018 is more than \$3,000 (\$1,800 for Québec residents).

Enter 1 to transfer refund to next year's instalment account

48800

Is farming or fishing your chief source of income?

☐ Yes☐ No

Instalment base details

	2020 Estimate	2019	2018
Net federal tax (line 42000)		5,769 23	13,841 07
Social benefits repayment (line 42200)	+	+	+
Provincial or territorial tax (line 42800 plus line 43200)	+	3,799 94	7,597 23
Total payable	+	9,569 17	21,438 30
Total income tax deducted (line 43700 plus line 43900)			29,305 36
Refundable abatements (line 44000 plus line 44100)	+	+	+
Climate action incentive (line 45110)	+	448 00	307 00
Refundable medical expense supplement (line 45200)	+	+	+
Canada workers benefit (line 45300)	+	+	+
Refund of investment tax credit (line 45400)	+	+	+
Part XII.2 trust tax credit (line 45600)	+	+	+
Eligible educator school supply tax credit (line 46800 and 46900)	+	+	+
Provincial or territorial tax credits (line 47900)	+	+	+
Yukon business carbon price rebate (line 63855 of Form YT479)	-	-	-
Total credits	=	448 00	29,612 36
Net tax owing (total payable minus total credits)	=	9,121 17	=
Net tax owing		9,121 17	
CPP payable on self-employment earnings	+	+	+
Employment insurance premiums payable on self-employment (line 42120)	+	+	+
Total tax payable	=	9,121 17	=

Instalment payment options

- ☐ quarterly based on estimated 2020 instalment base
☐ quarterly based on 2019 instalment base
☒ quarterly based on 2018 and 2019 instalment base
☐ December 31 payment if chief source of income is from farming or fishing
☐ instalments are not required

Instalment payments

March 15, 2020	
June 15, 2020	
September 15, 2020	4,560 58
December 15, 2020	4,560 58
Total	9,121 16
December 31, 2020 (Farmers and fisherman only)	
March 15, 2021	2,280 29

Other Self-employment Income (Contract payment T1204, T5018, RL-27)

Other income**Taxable amount of dividends from taxable Canadian corporations - lines 12010 and 12000**

Taxable amount of dividends other than eligible dividends (specify):

		86,250	00
Enter this amount on line 12010 of your return.	12010	86,250	00

Taxable amount of eligible dividends (specify):

Enter this amount on line 12000 of your return.	12000	86,250	00

RRSP income - line 12900

T4RSP Box 16 - annuity payments		
T4RSP Box 18 - refund of premiums		
T4RSP Box 20 - refund of excess contributions		
T4RSP Box 22 - withdrawal payments		
T4RSP Box 22 - commutation payments transferred to RRSP		
T4RSP Box 22 - commutation payments transferred to RRIF		
T4RSP Box 25 - LLP withdrawal (excess amount)		
T4RSP Box 26 - deemed receipt on deregistration		
T4RSP Box 27 - HBP withdrawal (excess amount)		
T4RSP Box 28 - other income		
T4RSP Box 34 - deemed receipt on death		
T2205 - amount from a spousal or common-law partner RRSP or RRIF		
HBP - required repayment for 2019		1,459 00
HBP - balance due in the year of death or departure from Canada		
HBP - other income		
LLP - required repayment for 2019		
LLP - balance due in the year of death or departure from Canada		
LLP - other income		
Total		1,459 00

RRSP/PRPP

RRSP/PRPP deduction

RRSP contributions

Verify unused amount from Box B Notice of Assessment or enter it as 'Prior to 2019'.

Description	Contribution period	Contributions made to	
		Own RRSPs	Spousal RRSPs
THE TORONTO-DOMINION BANK	March 2 to December 31, 2019		
	March 2 to December 31, 2019		
	Subtotal		

PRPP Contributions

Description	Contribution period	Employee Contributions	
		Made to Own PRPP	
	January 1, 2019 to December 31, 2019		
	Subtotal		

PRPP **employer** contributions: January 1, 2019 to December 31, 2019
(amount from your PRPP contribution receipts) - report on line 20810

Total RRSP/PRPP contributions

	Contributions made to	
	Own RRSP/PRPP	Spousal RRSPs
RRSP contributions		
PRPP contributions		
Subtotal		
Less: Designated Home Buyers' Plan (HBP) repayment		
Designated Lifelong Learning Plan (LLP) repayment		
Non-deductible contributions due to HBP or LLP withdrawal		
Refund of undeducted contributions included above		
Total RRSP/PRPP contributions		

Saskatchewan Pension Plan (SPP) contributions

Contribution period	Contributions made to	
	Own SPP	Spousal SPP
Prior to 2019 (amount C/F)		
First 60 days of 2019 (amount C/F)		
(Same rule as RRSP above)		
March 2, 2019 to December 31, 2019		
January 1, 2020 to March 2, 2020		
Subtotal		
Less: Non-deductible contributions		
Refund of undeducted contributions included above		
Total SPP contributions		
RRSP/PRPP deduction limit	91,574.00	
SPP deduction limit		
Own SPP		
Spousal SPP		
SPP deduction		

RRSP/PRPP deduction limit

Option 1: Enter limit from 2018 Notice of (Re)Assessment		91,574
Option 2: Calculate the limit		
2018 earned income	97,690 X 18%	17,584 A
Lesser of A or \$26,500		17,584
Less: Pension adjustment from 2018 T4/T4A slips		
2019 past service pension adjustment		
Plus: 2019 pension adjustment reversal from T10 slip		
Subtotal		17,584
Plus: Unused RRSP/PRPP deduction room from 2018		73,990
RRSP/PRPP deduction limit for 2019		91,574

RRSP/PRPP summary

2019 RRSP/PRPP deduction limit	91,574	
Eligible income transferred to your RRSP/PRPP		
Subtotal	91,574	91,574 B
RRSP/PRPP contributions to March 2, 2020		C
RRSP/PRPP deduction (lesser of lines B and C)		D

RRSP/PRPP

RRSP/PRPP deduction

RRSP/PRPP contributions carried forward to 2020 (C - D)

SPP contributions carried forward

RRSP/PRPP

RRSP/PRPP deduction**Repayments under the Home Buyers' Plan**

Option 1: 2019 required repayment from 2018 Notice of (Re)Assessment	1,459 00
Option 2: Calculate the required repayment	
Date of eligible withdrawal	
Repayment period _____ to _____	
Amount of withdrawal (maximum \$25,000 before March 20, 2019; \$35,000 after March 19, 2019)	
Less: Previous repayments and income inclusions	
HBP balance	
2019 required repayment	1,459 00
Less: Designated repayment	
Less: Designated repayment (RC383)	
Amount to be included in income at line 12900	1,459 00

RRSPLimit

RRSP deduction limit**2020 RRSP deduction limit**

2019 earned income from line 23 below	33	x 18%	5	A
Lesser of A or \$27,230			5	
Less: 2019 pension adjustment				
2020 past service pension adjustment				
Plus: 2020 pension adjustment reversal from T10 slip				
Subtotal			5	
2019 RRSP deduction limit		91,574		
Less: 2019 RRSP and SPP deduction				
Contributions to foreign retirement plan (RC267/RC268/RC269)				
Unused RRSP deduction room		91,574	91,574	
2020 RRSP deduction limit			91,579	
Less: RRSP contributions you made but did not deduct on your 2019 return				
Additional RRSP contributions you can make and deduct on your 2020 return			91,579	

2019 earned income

The line numbers in brackets below refer to the numbers on your 2019 return where you reported your income.

Employment earnings (lines 10100 and 10400)			1	
Annual union, professional, or like dues (line 21200) that relate to your employment earnings		2		
Employment expenses (line 22900) that relate to your employment earnings	+	3		
Add lines 2 and 3	=		-	4
Line 1 minus line 4 (if negative, enter '0')	=			5
Net income from a business you carried on alone or as an active partner (lines 13500 to 14300)	+			6
Disability payments you received from the Canada or Quebec Pension Plan (line 11410)	+			7
Royalties for a work or invention of which you were the author or inventor (line 10400)	+			8
Net rental income from real property (line 12600)	+		33	9
Support payments that you include in income for the year (line 12800)	+			10
Net research grants you received (line 10400)	+			11
Employee profit-sharing plan allocation (line 10400)	+			12
Unemployment benefit plan payments (line 10400)	+			13
Income contributed to an amateur athlete trust in 2019	+			14
Other income	+			15
Add lines 5 to 15	=		33	16
Current-year loss from a business you carried on alone or as an active partner (lines 13500 to 14300)	+			17
Amount included at line 6 above that represents the taxable portion of gains on the disposition of eligible capital property	+			18
Current-year rental loss from real property (line 12600)	+			19
Support payments that you deduct for the year (line 22000)	+			20
Other deductions	+			21
Add lines 17 to 21	=			22
Earned income - Pre-bankruptcy	+			23
2019 earned income (line 16 minus line 22 plus line 23)	=		33	24

Resource CCA Summary

Calculation of capital cost allowance claim

1 Class	2 Undepreciated capital cost (UCC) at the start of year	3 Cost of additions in the year (Areas B and C)	4 Cost of additions from col 3 which are AIIP (new property must be available for use before 2024) See note 1 below	5 Proceeds of dispositions in the year (Areas D and E)	6 * UCC after additions and dispositions (col 2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP (col 5 - col 3 + col 4) if negative, enter 0	8 UCC adjustment for current-year additions of AIIP (col 4 - col 7) x the relevant factor (if negative, enter 0). See note 2 below	9 Adjustment for current-year additions subject to the half year-rule $1/2 \times (\text{col } 3 - \text{col } 4 - \text{col } 5)$. If negative, enter 0	10 Base amount for CCA (col 6 + col 8 - col 9)	11 Rate %	12 CCA for the year (col 10 x col 11 or a lower amount)	13 UCC at the end of the year (col 6 - 12)
Total CCA claim for the year												

* If you have a negative amount in column 6, add it to income as a recapture in Part 3C on line 8230. If no property is left in the class and there is a positive amount in the column, deduct the amount from income as a terminal loss in Part 4 on line 9270. Recapture and terminal loss do not apply to a class 10.1 property. For more information, read Chapter 3 of Guide T4002.

** For information on CCA for "Calculation of business-use-of-home expenses", see "Special Situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Note 1: Columns 4, 7, and 8 apply only to the accelerated investment incentive properties that became available for use during the year. See proposed Regulation 1104(4) for the definition of accelerated investment incentive property (AIIP) which may apply to certain additions acquired after November 20, 2018.

Note 2: The proposed relevant factors for properties available for use before 2024 are 2 1/3 (class 43.1), 1 (classes 43.2 and 53) and 0.5 for the remaining accelerated investment incentive properties.

For more information on accelerated investment income, see Guide T4002 or go to canada.ca/taxes-accelerated-investment-income.

Rental

Summary of Rental Income

Address of property	Gross Income	Net Income
Carradine crt Mississagua ON	9,000 00	33 41
Totals	9,000 00	33 41

T1 Summary

2019 Tax Return Summary

Taxpayer personal information		Spousal information	
SIN	560 815 623	SIN	560 836 934
Name	Kalra, Jasbir	Name	Kalra, Sonia
Care of		Birthdate	1979/09/02
Street address	6077 Carradine Crt	Filing	
P.O. Box, R.R.	Apt #	Province of residence on 2019/12/31	Ontario
City	Mississauga	EFILE this return?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Province	ON	Is return discounted?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Postal code	L4W 2C2	Use preparer address for:	Nothing
Home phone	(416) 704-2301		
Birthdate	1973/01/31		
Marital status	Married		

Total income

Taxable amount of dividends from taxable Canadian corporations	12000	86,250 00	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010	86,250 00	
Rental income	Gross 12599	9,000 00	Net 12600 33 41
RRSP income (from all T4RSP slips)	12900	1,459 00	
Total income	15000	87,742 41	87,742 41

Net income

Net income 23600 87,742|41

Taxable income

Taxable income 26000 87,742|41

Non-refundable tax credits

Basic personal amount	claim \$12,069	30000	12,069 00	
Add lines 1 to 26	33500	12,069 00		
Multiply the amount on line 26 by 15%		= 33800	1,810 35	
Total federal non-refundable tax credits: 27 and 28.	35000		1,810 35	

Refund or Balance owing

Provincial tax	Net federal tax.	42000	5,769 23	
		42800	3,799 94	
	Total payable	43500	9,569 17	•
Climate action incentive (Complete Schedule 14)	45110	448 00		•
Total credits	48200	448 00	448 00	
	Total payable minus total credits		9,121 17	
	Balance owing	48500	9,121 17	•

2020 Estimated

Child Tax Benefit	Annual	3,661 00	Monthly	305 00
RRSP contribution limit				91,579 00